

(KEYWORD, SUMMARY, AND DIGEST as amended by Senate committee amendments)

INSURANCE/HEALTH. Provides the option for persons licensed or regulated by the state to be insured under a policy of group insurance.

DIGEST

Proposed law provides that each person in an occupation and profession licensed or regulated by this state may have the option to be insured under a policy, or policies, of group life, health, accident, accidental death and dismemberment, hospital, surgical or medical expense insurance in such an amount, or amounts, as may be contracted for by their respective boards or commissions. Further, provides that the dependents of persons in an occupation and profession licensed or regulated by this state may be insured under the group policies which provide hospital, surgical, or medical expense insurance contracted for by the applicable board or commission.

Proposed law specifically authorizes the respective boards or commissions with oversight of occupations and professions licensed or regulated by this state to make contracts of insurance with any insurance company legally authorized to do business in this state insuring the persons whose professions or occupations are under the authority of that board or commission.

Proposed law provides that the board or commission with oversight authority approve, by a majority vote of its members, of any group health insurance authorized by proposed law and that the board or commission procure any group health insurance program authorized by proposed law through a properly licensed insurance producer not directly affiliated with the board or commission.

Proposed law specifies that nothing in proposed law construed to require persons working in occupations and professions licensed or regulated by this state to accept or join any plan of group insurance or to assign or authorize deductions from their wages or salaries in payment of premiums thereof.

Proposed law is not to be construed to limit the contribution of any company or employer toward the payment of premiums for accident and health protection for its employees or their dependents, or both.

Proposed law provides that the words "board" or "commission" refer to those entities created statutorily and made a part of any state agency or department.

Proposed law is not to be construed to require a health insurance issuer regulated under the La. Insurance Code to contract with a state board or commission to provide insurance coverage and that the state board or commission shall not be considered a small employer.

(Adds R.S. 37:24)

Summary of Amendments Adopted by Senate

Committee Amendments Proposed by Senate Committee on Insurance to the engrossed bill.

1. Makes technical changes.
2. Provides that any person in an occupation and profession licensed or regulated by the state may rather than shall have the option to be insured under a policy.

3. Removes authority of the board or commission to negotiate premiums paid by members; to pay all or part of the insurance premium; to collect premiums to cover costs of the plan; or to establish administrative and accounting procedures.
4. Adds provision that the board or commission approve, by a majority vote of its members, of any group health insurance authorized by proposed law and that the insurance program be procured through a properly licensed insurance producer not directly affiliated with the board or commission.
5. Provides that proposed law not be construed to require a health insurance issuer to contract with a state board or commission
6. Provides that a state board or commission not be considered a small employer.